

STATE OF INDIANA)
) SS:
)
COUNTY OF MARION)

IN THE MARION SUPERIOR COURT

CAUSE NO. 49D11 08 11 PL 054 0 0 1

STATE OF INDIANA,

 Plaintiff,

 v.

EQUIFAX INFORMATION
SERVICES, LLC.,

 Defendant.

FILED
NOV 26 2008
(194)
Elizabeth A. White
CLERK OF THE MARION CIRCUIT COURT

APPEARANCE (CIVIL)
Initiating Party

1. The undersigned attorneys listed on this form now appear in this case for the following party member (s):

State of Indiana

2. Applicable attorney information for service as required by Trial Rule 4 (B)(2) and for case information as required by Trial Rules 3.1 and 77 (B) is as follows:

Name: Lyman C. Taylor
Address: 302 W. Washington Street
 I.G.C.S. 5th Floor
 Indianapolis, IN 46204

Atty. Number: 25128-55
Phone: (317) 234-4464
FAX: (317) 232-7979

3. There are other party members: Yes _____ No X

4. *If first initiating party filing this case*, the Clerk is requested to assign this case the following Case Type under Administrative Rule 8(b)(3): PL

5. I will accept service by FAX at the above noted number: No

6. This case involves support issues: Yes _____ No X

7. There are related cases: Yes _____ No X (If yes, list on continuation page)

8. This form has been served on all other parties. Certificate of Service is attached.
9. Additional information required by local rule:

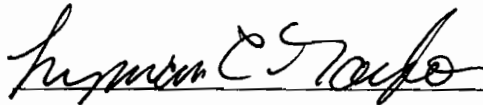
A handwritten signature in black ink, reading "Lyman C. Taylor". The signature is fluid and cursive, with the first name "Lyman" and last name "Taylor" clearly distinguishable.

Lyman C. Taylor
Deputy Attorney General
Atty. No. 25128-55

Certificate of Service

I hereby certify that on November 26, 2008, I caused copies of the foregoing document to be served on the following by United States mail, first-class postage prepaid:

Equifax Information Services, LLC.
Richard G. Goerss
Chief Privacy Officer & Regulatory Counsel
1550 Peachtree Street, NW
Atlanta, GA 30309



Lyman C. Taylor
Deputy Attorney General

Office of the Indiana Attorney General
Fifth Floor, IGC-South
302 W. Washington St.
Indianapolis IN 46204
(317) 234-4464
lyman.taylor@atg.in.gov

STATE OF INDIANA)
) SS:
)
COUNTY OF MARION)

IN THE MARION SUPERIOR COURT

CAUSE NO. 49D11 08 11 PL 054 0 0 1

STATE OF INDIANA,

Plaintiff,

v.

EQUIFAX INFORMATION
SERVICES, LLC.,

Defendant.

FILED
NOV 26 2008
194
Elizabeth A. Hinkle
CLERK OF THE MARION CIRCUIT COURT

APPEARANCE (CIVIL)
Initiating Party

1. The undersigned attorneys listed on this form now appear in this case for the following party member (s):

State of Indiana

2. Applicable attorney information for service as required by Trial Rule 4 (B)(2) and for case information as required by Trial Rules 3.1 and 77 (B) is as follows:

Name: Matt J. Light
Address: 302 W. Washington Street
I.G.C.S. 5th Floor
Indianapolis, IN 46204

Atty. Number: 25680-53
Phone: (317) 232-4774
FAX: (317) 232-7979

3. There are other party members: Yes _____ No X

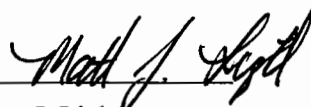
4. *If first initiating party filing this case*, the Clerk is requested to assign this case the following Case Type under Administrative Rule 8(b)(3): PL

5. I will accept service by FAX at the above noted number: No

6. This case involves support issues: Yes _____ No X

7. There are related cases: Yes _____ No X (If yes, list on continuation page)

8. This form has been served on all other parties. Certificate of Service is attached.
9. Additional information required by local rule:

A handwritten signature in black ink, appearing to read "Matt J. Light", written over a horizontal line.

Matt J. Light
Deputy Attorney General
Atty. No. 25680-53

Certificate of Service

I hereby certify that on November 26th, 2008, I caused copies of the foregoing document to be served on the following by United States mail, first-class postage prepaid:

Equifax Information Services, LLC.
Richard G. Goerss
Chief Privacy Officer & Regulatory Counsel
1550 Peachtree Street, NW
Atlanta, GA 30309



Matt J. Light
Deputy Attorney General

Office of the Indiana Attorney General
Fifth Floor, IGC-South
302 W. Washington St.
Indianapolis IN 46204
(317) 232-4774
Matt.light@atg.in.gov

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

IN THE MARION SUPERIOR COURT

49D11 08 11 PL 054 0 0 1

CAUSE NO. _____

STATE OF INDIANA,)

Plaintiff,)

v.)

EQUIFAX INFORMATION)
SERVICES LLC,)

Defendant.)

FILED
NOV 26 2008
194
Charlotte A. White
CLERK OF THE MARION CIRCUIT COURT

COMPLAINT FOR INJUNCTION, COSTS, AND CIVIL PENALTIES

The State of Indiana, by Attorney General Steve Carter and Deputy Attorney General Matt Light and Deputy Attorney General Lyman C. Taylor, III, petitions the Court pursuant to the Security Freezes for Consumer Reports Act, Indiana Code § 24-5-24-1, *et seq.* and the Indiana Deceptive Consumer Sales Act, Indiana Code § 24-5-0.5-1, *et seq.*, for injunctive relief, investigative costs, civil penalties, and other relief.

PARTIES

1. The Plaintiff, State of Indiana, is authorized to bring this action and to seek injunctive and other statutory relief pursuant to Ind. Code § 24-5-0.5-4(c) and Ind. Code § 24-5-24-16.

2. At all times relevant to this complaint, the Defendant, Equifax Information Services LLC was a Georgia limited liability company regularly engaged in the business of assembling or evaluating information concerning Indiana residents' creditworthiness and other related information for the purpose of furnishing consumer reports to other persons.

3. At all times relevant to this complaint, the Defendant, Equifax Information Services LLC, maintained a principal place of business at 1550 Peachtree Street NW, Atlanta, Georgia, 30309.

FACTS

4. Defendant advertises its products and services on its website (www.equifax.com), where it provides, among other things, instructions on how consumers may place a "security freeze" on their Equifax credit file and an address where consumers may send a request for placement of a security freeze. True and correct copies of Defendant's "Equifax Online Help: How to place a security freeze" and "State Freeze Requirements and Fees" web pages, as of May 29, 2008, are attached hereto and incorporated by reference as "Exhibit A" and "Exhibit B," respectively.

5. Defendant represents to Indiana consumers through its website that consumers may, pursuant to Indiana law, place, temporarily lift, or permanently remove a security freeze on their Equifax credit report, at no cost to the consumer, after the law's effective date of September 1, 2007.

6. Defendant represents to Indiana consumers through its website that Indiana residents should send their security freeze requests via certified mail to: Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348.

7. Defendant represents to Indiana consumers through its website that consumers' security freeze requests must include their name, address, date of birth, social security number, and proof of current address such as a current utility bill.

8. After the September 1, 2007 effective date of Security Freeze Act, Defendant did not take sufficient steps to ensure that it would meet the legal requirements for placing a security freeze on a consumer report and issuing a written confirmation to a consumer in a timely manner as required by Ind. Code §§ 24-5-24-5 and 24-5-24-6.

9. Since September 1, 2007, Defendant received numerous requests from Indiana consumers to place a security freeze on their Equifax credit file, but in at least nineteen (19) instances Defendant failed to place a security freeze within five (5) business days of receiving the security freeze request.

10. The following Indiana residents sent security freeze requests to Defendant by certified mail and included the required information and documents set forth in paragraph seven (7) above, and they received certified mail receipts confirming the dates Defendant received their requests, but Defendant did not place the security freeze until the dates listed in the third column.

Consumer Name	Date Security Freeze Request was Received	Date Security Freeze was Placed
Bruce James	On or around 09/12/07	09/27/07
Uno Magnuson	09/06/07	10/08/07
Joan Magnuson	09/06/07	10/08/07
Dennis Lawson	09/09/07	11/07/07
Irvin Swinehart	09/04/07	12/01/07
James Conrad	09/05/07	10/26/07
Jerry Makela	09/05/07	10/01/07
Robert Ashley	09/08/07	10/01/07
Richard Slack	On or around 09/15/07	11/01/07
Michael Sholty	On or around 09/06/07	10/15/07
Gerald Henry	09/07/07	10/01/07
Robert Bunning	09/18/07	11/20/07
Lanetta Stewart	09/11/07	11/20/07
Martin Oman	09/04/07	12/31/07
Douglas Lesley	On or around 10/06/07	01/11/08
Julia H. Martin	11/16/07	02/01/08
Eugenie Myers	On or around 09/06/07	10/05/07
Judith Bealke	On or around 03/25/08	05/09/08
Richard Kimbel Sr.	7/14/08	10/2/08

11. Since September 1, 2007, Defendant received numerous requests from Indiana consumers to place a security freeze on their Equifax credit file, but in at least twenty-four (24) instances Defendant failed to issue, within ten (10) business days of receiving the request, written confirmation that a security freeze had been placed on the consumer's credit report and a unique personal identification number (hereinafter "PIN") or password that could be used by the consumer to temporarily lift or remove the security freeze.

12. The following Indiana residents sent security freeze requests to Defendant by certified mail and included the required information and documents set forth in paragraph seven (7) above, and they received certified mail receipts confirming the dates Defendant received their requests, but Defendant did not issue written confirmation that the security freeze had been placed or a unique PIN or password that could be used to temporarily lift or remove the freeze until the dates listed in the third column.

Consumer Name	Date Security Freeze Request was Received	Date Written Confirmation and PIN or Password was Provided
Bruce James	On or around 09/12/07	09/27/07
Uno Magnuson	09/06/07	10/08/07
Joan Magnuson	09/06/07	10/08/07
Dennis Lawson	09/09/07	03/18/08
Irvin Swinehart	09/04/07	12/05/07
James Conrad	09/05/07	10/27/07
Jerry Makela	09/05/07	01/31/08
Robert Ashley	09/08/07	02/01/08
Richard Slack	On or around 09/15/07	02/01/08
Michael Sholty	On or around 09/06/07	10/20/07
Robert Zdanky	On or around 09/06/07	02/01/08
Ralph Theile	On or around 10/02/07	11/14/07
Janice Theile	On or around 10/02/07	11/14/07
Gerald Henry	09/07/07	11/14/07
Robert Bunning	09/18/07	11/20/07
Lanetta Stewart	09/11/07	11/20/07
Martin Oman	09/04/07	12/31/07
Douglas Lesley	On or around 10/06/07	01/15/08
Julia H. Martin	11/16/07	02/01/08
Robert Ploughe	10/09/07	02/07/08

Eugenie Myers	On or around 09/06/07	10/05/07
Alan Engel	On or around 10/05/07	2/15/08
Judith Bealke	On or around 03/25/08	05/09/08
Richard Kimbel Sr	7/14/08	10/10/08

13. Consumer Eugenie Myers mailed a security freeze request to Defendant on September 1, 2007.

14. On or about October 5, 2007, Eugenie Myers received a letter from CSC Credit Services stating that "CSC Credit Services placed security freeze on your credit file..." However, Eugenie Myers had not sent a security freeze request to CSC Credit Services, and the letter did not reference the Defendant or either of the other nationwide consumer reporting agencies to which Eugenie Myers had mailed security freeze requests.

15. On or about October 15, 2007, Eugenie Myers received a letter from Defendant which stated in part: "As you were previously informed, Equifax has placed a security freeze on your Equifax credit file."

16. Prior to October 15, 2007, Eugenie Myers had never received confirmation that Equifax had placed a security freeze on her Equifax consumer report.

COUNT I: VIOLATIONS OF THE DECEPTIVE CONSUMER SALES ACT

17. The Plaintiff realleges and incorporates by reference the allegations contained in paragraphs one (1) through sixteen (16) above.

18. The transactions referred to in paragraphs four (4), five (5), nine (9), ten (10), eleven (11), twelve (12), and thirteen (13) are "consumer transaction[s]", as defined by Ind. Code § 24-5-0.5-2(a)(1).

19. By engaging in consumer transactions with Indiana residents, as set forth in paragraphs four (4), five (5), nine (9), ten (10), eleven (11), twelve (12), and thirteen (13) above, the Defendant is a "supplier" as defined by Ind. Code § 24-5-0.5-2(a)(3).

20. Pursuant to Ind. Code § 24-5-0.5(a)(10), the Defendant is presumed to have represented to Indiana Consumers it would deliver the service to consumers within a reasonable period of time.

21. Pursuant to Ind. Code § 24-5-24-5(b), Defendant is required to place a security freeze on a consumer's consumer report not later than five (5) business days after receipt of the request.

22. Pursuant to Ind. Code § 24-5-24-6(a), Defendant is required to issue a written confirmation that a security freeze has been placed on a consumer's consumer report not later than ten (10) business days after receipt of the request.

23. By representing to Indiana consumers that it would place security freezes on their credit reports within five (5) business days of receiving security freeze requests, as set forth in paragraphs four (4), five (5), six (6), and seven (7) above, Defendant represented that the consumer transactions with the consumers listed in paragraph ten (10) had sponsorship, approval, performance, characteristics, accessories, uses, or benefits the Defendant knew or reasonably should have known they did not have, in violation of the Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(1).

24. By representing to Indiana consumers that it would issue written confirmations that security freezes had been placed on their consumer reports and unique PINs and passwords for lifting or removing the security freezes within ten (10) business days of receiving security freeze requests, as set forth in paragraphs four (4), five (5), six (6), and seven (7) above,

Defendant represented that the consumer transactions with the consumers listed in paragraph ten (12) had sponsorship, approval, performance, characteristics, accessories, uses, or benefits the Defendant knew or reasonably should have known they did not have, in violation of the Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(1).

25. By representing to Indiana consumers that it would complete the subject matter of the transactions with the consumers listed in paragraphs ten (10) and twelve (12) above, as referenced in paragraphs four (4), five (5), six (6), and seven (7) above, the Defendant represented that it would deliver or complete the subject of the consumer transaction within a stated period of time when the Defendant knew or reasonably should have known it could not complete the transactions as represented, in violation of the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(10).

26. By representing to consumer Eugenie Myers that she had previously been informed that Equifax had placed a security freeze on her Equifax credit file, as set forth in paragraph fifteen (15) above, Defendant represented that the consumer transaction with Myers had sponsorship, approval, performance, characteristics, accessories, uses, or benefits the Defendant knew or reasonably should have known it did not have, in violation of the Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-3(a)(1).

27. Defendant knowingly committed the violations of the Deceptive Consumer Sales Act referred to in paragraphs twenty-three (23), twenty-four (24), twenty-five (25), and twenty-six (26) above.

**COUNT II: VIOLATIONS OF THE SECURITY FREEZES
FOR CONSUMER REPORTS ACT**

28. The Plaintiff realleges and incorporates by reference the allegations contained in paragraphs one (1) through twenty-seven (27) above.

29. By regularly engaging in the business of assembling or evaluating information concerning Indiana residents' creditworthiness and other related information for the purpose of furnishing consumer reports to other persons, Defendant acted as a "consumer reporting agency" as defined in Ind. Code § 24-5-24-3(a).

30. Pursuant to Ind. Code § 24-5-24-5(b), Defendant is required to place a security freeze on a consumer's consumer report not later than five (5) business days after receipt of the request.

31. Pursuant to Ind. Code § 24-5-24-6(a), Defendant is required to issue a written confirmation that a security freeze has been placed on a consumer's consumer report not later than ten (10) business days after receipt of the request.

32. By failing to place a security freeze on the following Indiana residents' consumer reports within five (5) business days of receiving their security freeze requests, as set forth in paragraph ten (10) and as shown below, Defendant violated the Security Freezes for Consumer Reports Act, Ind. Code § 24-5-24-5(b).

Consumer Name	Date Security Freeze Request was Received	Date Security Freeze was Placed	Number of Days Late Pursuant to IC 24-5-24-5(b)
Bruce James	On or around 09/12/07	09/27/07	6
Uno Magnuson	09/06/07	10/08/07	17
Joan Magnuson	09/06/07	10/08/07	17
Dennis Lawson	09/09/07	11/07/07	37
Irvin Swinehart	09/04/07	12/01/07	56

James Conrad	09/05/07	10/26/07	32
Jerry Makela	09/05/07	10/01/07	13
Robert Ashley	09/08/07	10/01/07	11
Richard Slack	On or around 09/15/07	11/01/07	29
Michael Sholty	On or around 09/06/07	10/15/07	22
Gerald Henry	09/07/07	10/01/07	11
Robert Bunning	09/18/07	11/20/07	39
Lanetta Stewart	09/11/07	11/20/07	44
Martin Oman	09/04/07	12/31/07	76
Douglas Lesley	On or around 10/06/07	01/11/08	61
Julia H. Martin	11/16/07	02/01/08	46
Eugenie Myers	On or around 09/06/07	10/05/07	21
Judith Bealke	On or around 03/25/08	05/09/08	28
Richard Kimbel Sr.	7/14/08	10/2/08	52

33. By failing to issue written confirmation that a security freeze had been placed and a unique PIN or password that could be used to temporarily lift or remove the security freeze to the following Indiana residents, as set forth in paragraph twelve (12) and as shown below, Defendant violated the Security Freezes for Consumer Reports Act, Ind. Code § 24-5-24-6(a).

Consumer Name	Date Security Freeze Requested	Date Written Confirmation Provided	Number of Days Late Pursuant to IC 24-5-24-6(a)
Bruce James	On or around 09/12/07	09/27/07	1
Uno Magnuson	09/06/07	10/08/07	12
Joan Magnuson	09/06/07	10/08/07	12
Dennis Lawson	09/09/07	03/18/08	123
Irvin Swinehart	09/04/07	12/05/07	54
James Conrad	09/05/07	10/27/07	27
Jerry Makela	09/05/07	01/31/08	196
Robert Ashley	09/08/07	02/01/08	90
Richard Slack	On or around 09/15/07	02/01/08	85
Michael Sholty	On or around	10/20/07	21

	09/06/07		
Robert Zdanky	On or around 09/06/07	02/01/08	91
Ralph Theile	On or around 10/02/07	11/14/07	20
Janice Theile	On or around 10/02/07	11/14/07	20
Gerald Henry	09/07/07	11/14/07	37
Robert Bunning	09/18/07	11/20/07	34
Lanetta Stewart	09/11/07	11/20/07	39
Martin Oman	09/04/07	12/31/07	71
Douglas Lesley	On or around 10/06/07	01/15/08	58
Julia H. Martin	11/16/07	02/01/08	41
Robert Ploughe	10/09/07	02/07/08	73
Eugenie Myers	On or around 09/06/07	10/05/07	11
Alan Engel	On or around 10/05/07	2/15/08	81
Judith Bealke	On or around 03/25/08	05/09/08	23
Richard Kimbel Sr.	7/14/08	10/10/08	53

34. Defendant knowingly and intentionally committed the violations of the Security Freezes for Consumer Reports Act referred to in paragraphs thirty-two (32) and thirty-three (33) above.

RELIEF

WHEREFORE, the Plaintiff, State of Indiana, requests the Court enter judgment against the Defendant, Equifax Information Services LLC, enjoining the Defendant from the following:

- a. representing, expressly or by implication, the subject of a consumer transaction has sponsorship, approval, characteristics, accessories, uses, or benefits it does not have which the Defendant knows or reasonably should have known it does not have;

- b. representing, expressly or by implication, the Defendant is able to deliver or complete the subject of a consumer transaction within a stated period of time or within a reasonable period of time, when the Defendant knows or reasonably should know it cannot complete the transaction in that period of time;
- c. knowingly or intentionally failing to place a security freeze on an Indiana resident's consumer report within five (5) business days of receiving the resident's security freeze request; and
- d. knowingly or intentionally failing to issue written confirmation that a security freeze had been placed and a unique PIN or password that could be used to temporarily lift or remove the security freeze to an Indiana resident within ten (10) business days of receiving the Indiana resident's security freeze request.

AND WHEREFORE, the Plaintiff, State of Indiana, further requests the Court enter judgment against the Defendant for the following relief:

- a. costs, pursuant to Ind. Code § 24-5-0.5-4(c)(3), awarding the Office of the Attorney General its reasonable expenses incurred in the investigation and prosecution of this action;
- b. on Count I of the Plaintiff's complaint, civil penalties, pursuant to Ind. Code § 24-5-0.5-4(g), for the Defendant's knowing violations of the Deceptive Consumer Sales Act, in the amount of Five Thousand Dollars (\$5,000.00) per violation, payable to the State of Indiana;
- c. on Count II of the Plaintiff's complaint, civil penalties, pursuant to Ind. Code § 24-5-24-16, for the Defendant's knowing or intentional violations of the Security Freezes for Consumer Reports Act, in the amount of two thousand five hundred

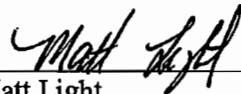
dollars (\$2,500.00) per violation or series of violations concerning one consumer,
payable to the State of Indiana; and

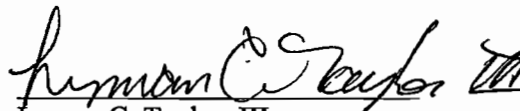
d. all other just and proper relief.

Respectfully submitted,

STEVE CARTER
Indiana Attorney General
Attorney No. 4150-64

By:


Matt Light
Deputy Attorney General
Attorney No. 25680-53


Lyman C. Taylor, III
Deputy Attorney General
Attorney No. 25128-55

Office of the Attorney General
302 West Washington Street, 5th Floor
Indianapolis, IN 46204
(317) 232-4774
(317) 234-4464

504256_1

Get Answers. Take Action.

[Home](#)[Contact Us](#)[Get Your Credit Report](#)[Correct Errors in your Credit File](#)[Protect Your Credit](#)

Security Freeze

What it is:

You may place a security freeze on your Equifax credit report under state law or the Equifax voluntary security freeze program. A security freeze prevents the information in your Equifax credit file from being reported to others, such as credit grantors and other companies, except those exempted by law or those for whom you contacted us and requested that we temporarily lift the security freeze or those that access during a period of time when you requested we temporarily lift the security freeze. To determine the fees for placing, requesting a temporary lift, or removing of a security freeze, please [click here](#).

Need to Plan Ahead:

If you choose to place a security freeze on your credit file, be sure to plan ahead for all of your credit applications. Under the laws of most states, it may take up to three business days to process a request to temporarily lift a security freeze. Additionally, you may not be able to request a temporary lift of a security freeze during non-business hours or on weekends.

NOTE:

Only you can request that a security freeze be placed on your Equifax credit file and only you can request that it be removed or temporarily lifted. Additionally, the security freeze will remain on your Equifax credit file until: 1) you request that it be permanently removed or 2) you request a temporary lift of the security freeze for a specific credit grantor, credit file user, or specific period of time.

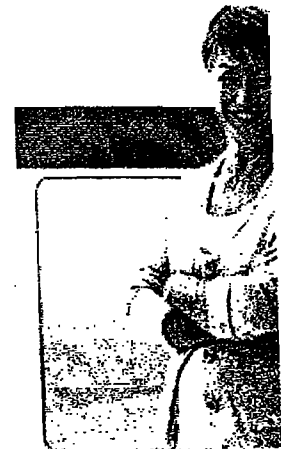
**** Be sure to retain the 10-digit security freeze confirmation number provided to you when you first request the security freeze, as you will need this to request a temporary or permanent lift of your security freeze.**

Next steps:

Although some states allow a security freeze to be placed or permanently removed in other ways ([click here for more information](#)), in most cases to request that a security freeze be placed or permanently removed on your Equifax credit file, you must write to us by certified mail.

To place or permanently remove a security freeze with Equifax by certified mail send:

1. Your Name
2. Address
3. Date of Birth
4. Social Security Number
5. Proof of current address such as a current utility bill



Credit Reporting

[How Credit Reporting Works](#)[How the Dispute Process Works](#)[Common FAQs](#)[Credit Quiz](#)

Learn at

EQUIFAX

Does identity theft live near you? Search the new Equifax FRAUD INDEX™ - FREE!

EXHIBIT "A"

6. Payment of applicable fees to request a security freeze of your credit file ([click here](#) to determine fees for your state).

For payment of fees, we accept personal checks, American Express, MasterCard, VISA, and Discover Cards. If you are paying by credit card, please include the following information:

[Home](#)[Contact Us](#)

- a. Name of the card holder as it appears on the credit card
- b. Type of credit card (American Express, MasterCard, VISA, or Discover Card)
- c. Full account number
- d. Expiration date (month and year)
- e. For American Express: 4 digit Card Identification Number (on front of card above the account number)
- f. For MasterCard, VISA, or Discover Card: 3 digit Card Number (on back of card at the end of the account number) **Please do not send cash through the mail.**
- g. If you are an identity theft victim and are requesting a security freeze, you must also include a copy of a police report, identity theft report, or other law enforcement agency report, such as a DMV report.

Send your security freeze request information via certified mail to the address below.

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348

Once we place or permanently remove a security freeze on your Equifax credit file, we will send via US mail a confirmation letter that contains a 10-digit security freeze confirmation number.

****Please store your confirmation letter in a safe place.** You must provide us with your 10-digit security freeze confirmation number in order to request temporary lifts or permanent removal of your security freeze.

You may temporarily lift a security freeze from your Equifax credit report under state law or the Equifax voluntary security freeze program. [Learn more.](#)

You may permanently remove a security freeze from your Equifax credit report under state law or the Equifax voluntary security freeze program. [Learn more.](#)

If you lose your 10-digit security freeze confirmation number (PIN), you may request a new confirmation number. [Learn more.](#)

If you want to place a security freeze on your Experian or TransUnion credit files, you will need to contact them directly at:

Experian:	TransUnion:
Experian Security Freeze	TransUnion Fraud Victim Assistance
P.O. Box 9554	P.O. Box 6790
Allen, TX 75013	Fullerton, CA 92834

Credit Protection FAQs

Questions we hear. Answers you need.

EXHIBIT "A"

What rights do I have to remedy the effects of fraud or identity theft?

You can learn about your rights under the federal Fair Credit Reporting Act (FCRA) and your rights provided by the FTC at by [clicking here](#)

[Home](#)

[Contact Us](#)

How can I remove a fraud alert from my file?

A written request is required to remove a fraud alert from your file. You may write to Customer Service at the following address:

Equifax Information Services LLC
PO Box 105069
Atlanta, GA 30348-5069

Please be sure to include your name, social security number, current and previous addresses, date of birth, and telephone number.

How do Identity Thieves do it?

First, they steal your personal information by...

Going through your mail or trash, looking for bank and credit card statements, pre-approved credit offers, and tax information.

Stealing personal information from your wallet or purse such as identification, credit, or bank cards.

Completing change-of-address forms to redirect your mail.

Acquiring personal information you share on unsecured sites on the Internet.

Buying personal information about you from an inside source -- for example, a store employee that gets your information from a credit application or by "skimming" your credit card information when you make a purchase.

Getting your personnel records at work.

By being family members, roommates, or close friends that have access to your personal information.

Then they use your personal information by...

Opening new credit card accounts using your name, date of birth, and Social Security number. When they use the credit cards and don't pay the bills, the delinquency is reported on your credit report.

Establishing phone or cellular service in your name.

Opening a bank account in your name and writing bad checks on the account.

Counterfeiting checks or debit cards, and draining your bank account.

Buying cars by taking out auto loans in your name.

Calling your credit card issuer and, pretending to be you, changing the address on the account. Bills get sent to the new address, so you don't realize there's a problem until you check your credit report.

Filing for bankruptcy using your name to avoid paying debts they've incurred under your name.

What can you do if you are a Victim of Identity Theft?

The following items are included in your credit file.

Keep a record. Because recovering from identity theft can be a long and complicated process, it's important to keep a record of all of your communications. Send all letters by certified mail and keep copies. If you think your case might lead to a lawsuit, keep track of how much time you spend dealing with the problem.

Call the police. Report the crime to the police or sheriff's department that has jurisdiction in your case and request a police report. Though the authorities are often unable to assist you, a police report may be necessary to help convince creditors that someone else has opened an account in your name.

Contact the Federal Trade Commission. Call the FTC's identity theft hotline at 877-438-4338 and file a complaint. The FTC does not resolve individual consumer problems itself, but your complaint may lead to law enforcement action.

Check your credit reports. Get your credit reports from all three nationwide credit reporting agencies

EXHIBIT "A"

[Privacy Policy](#) [Terms of Use](#) [FCRA](#)

EXHIBIT "A"

State Security Freeze Requirements and Fees

[Close Window](#)

State	Requirement	Security Freeze Placement	Fees			Request Security Freeze by:
			Date Range Lift	Specific Party Lift	Permanent Removal	
Alabama¹	ID Theft Victim	Free	Free	Free	Free	Certified Mail
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	
Alaska¹	ID Theft Victim	Free	Free	Free	Free	Certified Mail
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	
Arizona¹	ID Theft Victim	Free	Free	Free	Free	Certified Mail
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	
Arkansas³	ID Theft Victim	\$10	\$10	Not Available	\$10	Certified Mail
Effective 10/31/2007	Non-Victim ⁴	\$10	\$10	Not Available	\$10	
California	ID Theft Victim	Free	Free	Free	Free	Certified Mail
Effective 1/1/2003	Non-Victim	\$10	\$10	\$12	\$10	
Colorado	ID Theft Victim	First Free (Subsequent Freezes \$10 each)	\$10	\$12	\$10	Certified Mail
Effective 7/1/2006	Non-Victim	First Free (Subsequent Freezes \$10 each)	\$10	\$12	\$10	
Connecticut	ID Theft Victim	\$10	\$10	\$12	\$10	Certified Mail
Effective 1/1/2006	Non-Victim	\$10	\$10	\$12	\$10	
District of Columbia	ID Theft Victim	Free	Free	Free	Free	Certified Mail
Effective 7/1/2007	Non-Victim	\$10	Free	Free	Free	
Delaware	ID Theft Victim	Free	Free	Not Available	Free	Certified Mail
Effective 10/1/2006	Non-Victim	\$20	Free	Not Available	Free	
	ID Theft Victim	Free	Free	Not	Free	EXHIBIT "B"

				Available			
				Not	Not	Not	
				Available	Available	Available	
Florida	Non-Victim	\$10	\$10	Free	Free	Free	Certified Mail
Effective 7/1/2006	65 years of age or older	Free	\$10	Free	Free	Free	
Georgia¹	ID Theft Victim	Free	Free	Free	Free	Free	
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	\$10	Certified Mail
Hawaii	ID Theft Victim	Free	Free	Free	Free	Free	
Effective 1/1/2007	Non-Victim	\$5	\$5	\$5	\$5	\$5	Certified Mail
Idaho¹	ID Theft Victim	Free	Free	Free	Free	Free	
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	\$10	Certified Mail
Illinois	ID Theft Victim	Free	Free	Free	Free	Free	
Effective 1/1/2006	Non-Victim	\$10	\$10	\$10	\$10	\$10	Certified Mail
	65 years of age or older	Free	\$10	\$10	Free		
Indiana	ID Theft Victim	Free	Free	Free	Free	Free	
Effective 9/1/2007	Non-Victim	Free	Free	Free	Free	Free	Regular or Certified Mail
Iowa¹	ID Theft Victim	Free	Free	Free	Free	Free	
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	\$10	Certified Mail
Kansas	ID Theft Victim	Free	Free	Not Available	Free		
Effective 1/1/2007	Non-Victim ⁴	\$10	\$10	Not Available	\$10		Certified Mail
Kentucky	ID Theft Victim	Free	Free	Not Available	Free		
Effective 7/1/2006	Non-Victim	\$10	\$10	Not Available	\$10		Certified Mail
Louisiana	ID Theft Victim or 62 years of age or older	Free	Free	Not Available	Free		
Effective 7/1/2005	Non-Victim	\$10	\$8	Not Available	Free		Certified Mail
Maine	ID Theft Victim	Free	Free	Free	Free		
Effective 2/1/2006	Non-Victim	\$10	\$10	\$12	\$10		Certified Mail
Maryland³	ID Theft Victim	Free	Free	Free	Free		
Effective 10/31/2007	Non-Victim	\$5	\$5	\$5	\$5		Certified Mail
Massachusetts	ID Theft Victim or Spouse	Free	Free	Free	Free		Certified, Overnight, Regular Mail or Phone 800-685-1111
Effective 10/31/2007	Non-Victim	\$5	\$5	\$5	\$5		(phone number effective 1/25/2008)

EXHIBIT "B"

Michigan¹	ID Theft Victim	Free	Free	Free	Free	
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
Minnesota	ID Theft Victim	Free	Free	Free	Free	
Effective 8/1/2006	Non-Victim	\$5	\$5	\$5	\$5	Certified Mail or Phone 800-685-1111
Mississippi	ID Theft Victim	\$10	Free	Free	Free	
Effective 7/1/2007	Non-Victim ⁴	\$10	\$10	\$10	\$10	Certified Mail
Missouri¹	ID Theft Victim	Free	Free	Free	Free	
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
Montana	ID Theft Victim	Free	Free	Free	Free	
Effective 7/1/2007	Non-Victim	\$3	\$3	\$3	Free	Regular or Certified Mail
Nebraska	ID Theft Victim or Minor	Free	Free	Not Available	Free	
Effective 9/1/2007	Non-Victim	\$15	Free	Not Available	Free	Certified Mail
Nevada	ID Theft Victim or 65 years of age or older	Free	Free	Free	Free	
Effective 10/1/2005	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
New Hampshire	ID Theft Victim	Free	Free	Free	Free	
Effective 1/1/2007	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
New Jersey	ID Theft Victim	Free	\$5	\$5	\$5	
Effective 1/1/2006	Non-Victim	Free	\$5	\$5	\$5	Certified or Overnight Mail
New Mexico	ID Theft Victim or 65 years of age or older	Free	Free	Free	Free	
Effective 7/1/2007	Non-Victim	\$10	\$5	\$5	\$5	Regular or Certified Mail
New York	ID Theft Victim	Free	Free	Free	Free	
Effective 1/1/2006	Non-Victim	First Free (Subsequent Freezes \$5 each)	\$5	\$5	\$5	Certified or Overnight Mail
North Carolina	ID Theft Victim	Free	Free	Not Available	Free	
Effective 12/1/2005	Non-Victim	\$10	\$10	Not Available	\$10	Certified Mail
North Dakota	ID Theft Victim	Free	Free	Free	Free	
Effective 6/1/2007	Non-Victim	\$5	\$5	\$5	Free	Mail or Phone 800-685-1111
Ohio¹	ID Theft Victim	Free	Free	Free	Free	EXHIBIT "B"

State Freeze Requirements and Fees

Page 4 of 6

Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
Oklahoma	ID Theft Victim	Free	Free	Not Available	Free	
Effective 1/1/2007	Non-Victim	\$10	\$10	Not Available	\$10	Certified Mail
	65 years of age or older	Free	\$10	Not Available	\$10	
Oregon	ID Theft Victim	Free	Free	Not Available	Free	Mail
Effective 10/1/2007	Non-Victim	\$10	\$10	Not Available	\$10	
Pennsylvania	ID Theft Victim	Free	Free	Free	Free	
Effective 1/1/2007	Non-Victim	\$10	\$10	\$10	Free	Certified Mail
	65 years of age or older	Free	\$10	\$10	Free	
Rhode Island	ID Theft Victim or 65 years of age or older	Free	Free	Not Available	Free	
Effective 1/1/2007	Non-Victim	\$10	\$10	Not Available	\$10	Certified Mail
South Carolina¹	ID Theft Victim	Free	Free	Free	Free	
	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
South Dakota	ID Theft Victim	Free	Free	Free	Free	
Effective 7/1/2006	Non-Victim ⁴	\$10	\$10	\$10	\$10	Certified Mail
Tennessee²	ID Theft Victim	Free	Free	Free	Free	
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
Texas	ID Theft Victim	Free	Free	Free	Free	
Effective 9/1/2003	Non-Victim	\$10	\$10	\$12	\$10	Certified Mail
Utah²	ID Theft Victim	Free	Free	Free	Free	
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
Vermont	ID Theft Victim	Free	Free	Free	Free	
Effective 7/1/2005	Non-Victim	\$10	\$5	\$5	\$5	Certified Mail
Virginia¹	ID Theft Victim	Free	Free	Free	Free	
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	Certified Mail
Washington	ID Theft Victim or recipient of a computerized personal	Free	Free	Free	Free	EXHIBIT "B"

Effective 7/23/2005	information data breach notification					Certified Mail
	Non-Victim ⁴	\$10	\$10	\$10	\$10	
West Virginia	ID Theft Victim or written complaint to the FTC, Attorney General of WV, or other law enforcement agency	Free	Free	Not Available	Free	Certified or Overnight Mail
Effective 6/8/2007	Non-Victim	\$5	\$5	Not Available	\$5	
Wisconsin	ID Theft Victim	Free	Free	Not Available	Free	Certified Mail
Effective 1/1/2007	Non-Victim	\$10	\$10	Not Available	\$10	
Wyoming	ID Theft Victim	Free	Free	Not Available	Free	Certified Mail
Effective 7/1/2007	Non-Victim	\$10	\$10	Not Available	\$10	
Puerto Rico¹	ID Theft Victim	Free	Free	Free	Free	Certified Mail
Voluntary Freeze Program	Non-Victim	\$10	\$10	\$10	\$10	

¹ Description of Equifax's Voluntary Security Freeze Program

For consumers that live in states that have not yet passed a state security freeze law, Equifax is voluntarily providing these consumers the ability to place a security freeze on their Equifax credit file. However, if a state that has not passed a security freeze law that is in effect or will soon become effective, passes a security freeze law, Equifax will follow the requirements of the state's security freeze law rather than the procedures for the Equifax voluntary security freeze program.

² TN and UT File Freezes

Tennessee and Utah have state mandated security freeze laws that are effective September 1, 2008. These states will be included in the Equifax voluntary security freeze program until September 1, 2008, at which time the state laws will take effect.

³ MD and AR File Freezes

Maryland and Arkansas have state mandated security freeze laws that are effective January 1, 2008. Equifax will activate the state mandated file freeze laws on October 31, 2007.

⁴ Equifax is allowing non-ID theft victims to participate in the voluntary security freeze program.

NOTE: Consumers in all states can request a security freeze in writing by sending the following information to Equifax (by either certified or regular mail based upon the above grid):

- 1.Name
- 2.Address
- 3.Date of Birth
- 4.Social Security Number
- 5.Proof of current address such as a current utility bill
- 6.Payment of applicable fees to request a security freeze of your credit file.
 - a. Name of the person as it appears on the credit card
 - b.Type of credit card (American Express, Mastercard, VISA, or Discover Card)
 - c. Complete account number
 - d.Expiration data (month and year)

EXHIBIT "B"

- e. For American Express - 4 digit Card Identification Number (on front of card above the account number)
 - f. For Mastercard, VISA, or Discover Card - 3 digit Card Identification Number (on back of card at the end of the account number. Please do not send cash through the mail.
- 7.I f you are an identity theft victim and are requesting a security freeze you must also include a copy of a police report, Identity Theft report, or other government law enforcement agency report, such as a DMV report.

Please send your request to the address below.

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348

EXHIBIT "B"

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

IN THE MARION SUPERIOR COURT

CAUSE NO. 49D11 08 11 PL 054 0 0 1

STATE OF INDIANA,)
)
 Plaintiff,)
)
 v.)
)
EQUIFAX INFORMATION)
SERVICES LLC,)
)
 Defendant.)

CONSENT JUDGMENT

The Plaintiff, State of Indiana, by Attorney General Steve Carter and Deputy Attorney General Matt Light and Deputy Attorney General Lyman C. Taylor III, and the Defendant, Equifax Information Services LLC, hereby agree to entry of a Consent Judgment without trial or adjudication of any issue of fact or law herein.

The parties believe it is in their best interest to resolve the issues raised by the State of Indiana and avoid the expense and uncertainty of protracted litigation. This Consent Judgment does not constitute an admission by the Defendant of any wrongdoing, nor shall it be construed as abandonment by the Attorney General of his position that the Defendant violated Indiana's Security Freezes for Consumer Reports Act and Deceptive Consumer Sales Act. The parties consent to entry of a final judgment in this proceeding by the Court and accept this Consent Judgment as final on the issues resolved herein.

JURISDICTION, SCOPE OF JUDGMENT, AND ACKNOWLEDGMENTS

1. This Court has jurisdiction and venue over the subject matter of this action and the parties hereto.

2. The State of Indiana's Complaint for Injunction, Costs, and Civil Penalties, alleges causes of action pursuant to the Indiana Deceptive Consumer Sales Act, Ind. Code § 24-5-0.5-1, *et seq.* and the Indiana Security Freezes for Consumer Reports Act, Ind. Code § 24-5-24-1 *et seq.*

3. The Defendant, Equifax Information Services LLC, is a Georgia limited liability company regularly engaged in the business of assembling or evaluating information concerning Indiana residents' creditworthiness and other related information for the purpose of furnishing consumer reports to other persons, with a principal place of business at 1550 Peachtree Street NW, Atlanta, Georgia, 30309.

4. The Defendant acknowledges it has been advised the Attorney General's role in this matter is to serve as counsel for the State of Indiana, and the Office of the Attorney General has not given the Defendant any legal advice regarding this matter.

5. This Consent Judgment does not constitute an admission by the Defendant of any of the allegations in the State of Indiana's Complaint for Injunction, Costs, and Civil Penalties.

RELIEF ORDERED

6. The Defendant is permanently enjoined from engaging in the following acts:

- a. knowingly or intentionally failing to place a security freeze on an Indiana resident's consumer report within five (5) business days of Defendant's receiving directly from the resident a security freeze request; and

- b. knowingly or intentionally failing to issue written confirmation that a security freeze has been placed and a unique PIN or password that is to be used to temporarily lift or remove the security freeze to an Indiana resident within ten (10) business days of Defendant's receiving directly from the resident a security freeze request.

7. In the event that the State receives or discovers allegations, evidence, or information indicating that the Defendant has violated this Consent Judgment, the Indiana Office of Attorney General's Consumer Protection Division shall notify the Defendant of the apparent violation and provide the Defendant with an opportunity to respond to the allegations, evidence, or information prior to seeking remedies and penalties.

8. Within ten days of this Consent Judgment being signed by the judge, the Defendant shall pay the amount of Sixty-Five Thousand Dollars (\$65,000.00) to the Indiana Office of Attorney General's Consumer Protection Fund for use by the Attorney General, at his sole discretion, for consumer restitution and other consumer protection-related purposes.

9. By execution of this Consent Judgment, the State releases the Defendant from all civil claims, causes of action, damages, fines, costs, and penalties under Indiana's consumer protection statutes, arising from any act, representation, or omission alleged in the State of Indiana's Complaint for Injunction, Costs, and Civil Penalties that occurred prior to the execution of this Consent Judgment.

CONTINUING JURISDICTION

10. For the purpose of enforcing the provisions of this Consent Judgment, any subsequent court obtaining jurisdiction over the Defendant based upon a complaint alleging a violation of any law that is the subject of this Consent Judgment may take judicial notice of this

Judgment. Continuing jurisdiction for enforcement of this Consent Judgment resides in the jurisdiction of the Marion Superior Court.

IN WITNESS WHEREOF, the parties have executed this Consent Judgment this 29th day of October, 2008.

STEVE CARTER
Indiana Attorney General
Attorney No. 4150-64

EQUIFAX INFORMATION
SERVICES LLC

By:

Matt Light
Matt Light

Deputy Attorney General
Attorney No. 25680-53

Lyman C. Taylor III

Lyman C. Taylor III
Deputy Attorney General
Attorney No. 25128-55

Julie S. Shirley
Printed

[Signature]
Signed

SVP
Title

ALL OF WHICH IS APPROVED, ORDERED, ADJUDGED AND DECREED
this _____ day of _____, 2008.

Judge, Marion Superior Court

Distribution:

Matt Light
Lyman C. Taylor III
Office of Attorney General
302 West Washington Street, 5th Floor
Indianapolis, IN 46204

Equifax Information Services LLC
Richard G. Goerss, Chief Privacy Officer and Regulatory Counsel
1550 Peachtree Street NW
Atlanta, GA 30309

517041_1